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ABSTRACT

This report draws on a recent survey--the 1997 National Survey of America's Families (NSAF)--to examine child care arrangements and expenses for working families with children under age 13 in the state of Massachusetts. Key components of the project include a household survey, studies of policies in 13 states, and a database with information on all states and the District of Columbia. This report provides data on the types of child care arrangements families use, the number of arrangements they use, the hours children spend in child care, and the amount families spend on child care. The report begins by describing key facts related to child care in Massachusetts and defining relevant terms. Findings regarding the types and number of child care arrangements and the hours spent in care are examined for children under 5 years of age. Findings on the numbers of school-age children in supervised arrangements, self-care, and parent/other care follow. Child care expenses are examined for all families overall and for two particular groups of families: those with older versus younger children, and families with different earnings levels. Costs in Massachusetts then are compared to those nationwide. Findings of this report reveal that more than 60 percent of mothers with children under age 5 and more than two-thirds of mothers with school-age children are employed. More than

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two-thirds of children under age 5 with employed parents are in a form of nonparental child care, with more than 25 percent in full-time care. More than half of 6- to 9-year-olds are in a supervised care arrangement, compared to one-third of 10- to 12-year-olds. The use of self-care increases as children get older. Low-income families spend more than twice as much as a percentage of their earnings as do higher-earning families. (KB)

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# State Child Care Profile for Children with Employed Mothers: Massachusetts

Kathleen Snyder
Gina Adams

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February 2001

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State Profiles

Assessing the New Federalism
*An Urban Institute Program to Assess Changing Social Policies*



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## Assessing the New Federalism

*Assessing the New Federalism* is a multiyear Urban Institute project designed to analyze the devolution of responsibility for social programs from the federal government to the states. It focuses primarily on health care, income security, employment and training programs, and social services. Researchers monitor program changes and fiscal developments. Alan Weil is the project director. In collaboration with Child Trends, the project studies changes in family well-being. The project provides timely, nonpartisan information to inform public debate and to help state and local decisionmakers carry out their new responsibilities more effectively.

Key components of the project include a household survey, studies of policies in 13 states, and a database with information on all states and the District of Columbia. Publications and database are available free of charge on the Urban Institute's Web site: http://www.urban.org. This paper is one in a series of discussion papers analyzing information from these and other sources.

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# STATE CHILD CARE PROFILE FOR CHILDREN WITH EMPLOYED MOTHERS[1]: MASSACHUSETTS

## Data from the 1997 National Survey of America's Families[2]

Child care is a critical issue for families, particularly for families with working parents. The large number of mothers in the workforce has made America's families more dependent on nonparental care and raised public awareness of early care and education as a subject of policy concern. In Massachusetts, 68 percent of mothers with children younger than 13 were employed in 1997 (table 1). These parents must decide who will care for their children while they work.

This report[3] provides data on

- The types of child care arrangements families use
- The number of child care arrangements families use
- The hours children spend in child care
- The amount families spend on child care

These data reflect the choices that families make, but not the extent to which these choices reflect parental preferences (e.g., whether families are using the care options they want) or parental constraints (e.g., whether they cannot find or afford options they prefer). Data tables 2-7 are at the end of the profile.

**TABLE 1. Percentage of Employed Mothers in Massachusetts and the United States, by Age of Child**

| | Percentage of Mothers Who Are Employed, by Age of Child | |
|---|---|---|
| | MA (%) | US (%) |
| Age of Child[4] | | |
| Under 5 | 63 | 57 |
| Between 6 and 12 | 68 | 66 |
| Under 13 | 68 | 63 |

*Source:* Data from the 1997 National Survey of America's Families.

## Massachusetts Key Facts

***Child care in Massachusetts for children younger than 5 with employed mothers***

- More than three out of five mothers with children under 5 are employed.
- More than two-thirds of children under 5 with employed parents are in a form of nonparental child care such as center-based care, family child care, or relative care.
- More than one-quarter of children under 5 with employed mothers are in full-time (35 hours or more per week) nonparental care.
- More than two out of five children under 5 who have an employed mother and who are in nonparental care are in more than one nonparental child care arrangement each week.

***Child care in Massachusetts for school-age children with employed mothers***

- More than two-thirds of mothers with children between the ages of 6 and 12 are employed.
- As children get older, the percentage who are in supervised arrangements as their primary child care arrangement decreases. More than half of 6- to 9-year-olds are in a supervised arrangement, compared with one-third of 10- to 12-year-olds.
- The use of self-care (children are alone or with a sibling under 13) increases as children get older. For example, fewer than one-tenth of 6- to 9-year-olds whose mothers are employed spend *any* time in self-care, compared with one-third of 10- to 12-year-olds.

***Child care expenses in Massachusetts for working families with at least one child under 13***

- Slightly more than half of working families with children under 13 pay out-of-pocket for child care.
- Working families who pay for care spend more than 1 out of every 10 dollars they earn on child care.
- Of families who pay for care, those with earnings at or below 200 percent of the federal poverty level, or "low-earning families," spend 1 out of every 5 dollars they earn on child care. These families spend more than twice as much as a percentage of their earnings than do "higher-earning families."

## Definition of Terms

### *Types of Care:*

*Primary child care arrangement* – the arrangement in which the child spends the greatest number of hours each week while the mother is at work.

The following are types of nonparental care:

- *Center-based child care (only for age 4 and under)* – care in child care centers, Head Start, preschool, prekindergarten, and before- and after-school programs.
- *Before- and after-school programs (only for age 6 and older)* – programs designed to care for children before school starts or after school is over. These programs can also be located within schools, community centers, and youth development agencies. The survey did not specifically ask about sports, lessons, or other recreational activities that may sometimes be used as child care arrangements by parents. .
- *Family child care* – care by a nonrelative in the provider's home.
- *Babysitter or nanny* – care by a nonrelative in the child's home.
- *Relative care* – care by a relative in either the child's or the provider's home.

In addition, the following are other types of child care:

- *Parent care (called parent care/other care for age 6 and older)* – care given to those children whose mother did not report a nonparental child care arrangement while she worked. This type of care could be provided by the other parent, the mother while she works, or by a self-employed mother at home. For school-age children, this may also include enrichment activities such as lessons or sports. Because of the way data were collected in the NSAF, these activities are not defined as child care in this profile.
- *Self-care* – regular amounts of time each week in which the child is not being supervised while the mother works. This includes time spent alone or with a sibling younger than 13.
- *Any hours* in self-care – children regularly spending some time in unsupervised settings each week, regardless of whether it is the primary arrangement (i.e., used for the greatest number of hours or while the mother is at work).

### *Income Groups:*

- *Higher-income families* – families with incomes above 200 percent of the federal poverty level.
- *Low-income families* – families with incomes at or below 200 percent of the federal poverty level (e.g., $25,258 for a family of two adults and one child in the United States in 1997).

## CHILDREN UNDER 5[5]

More than three out of five (63 percent) Massachusetts mothers with children under 5 are employed (table 1). Consequently, many children in Massachusetts spend at least some time in child care during the critical developmental years before they start school.

### *Type of Child Care Arrangements[6]*

- More than two-thirds of children under 5 in Massachusetts are in primary child care arrangements with someone other than a parent while their mothers are working (table 2).

- More than one-third of children under 5 in Massachusetts are in group settings (27 percent in center-based care and 10 percent in family child care). The remaining children are in relative care (25 percent), the care of a babysitter or nanny (8 percent), or parent care (32 percent) (figure 1).

    - Massachusetts has proportionally fewer children under 5 in family child care than the United States as a whole (10 percent compared with 16 percent), and more children in parent care (32 percent and 24 percent). The state does not differ significantly from the nation in the percentage of children under 5 in other child care arrangements.

#### By age:

- One-fifth of infants and toddlers in Massachusetts are in center-based care and nearly one-tenth are in family child care. In addition, more than one-quarter are in relative care, approximately one-tenth are in the care of a babysitter or nanny, and more than one-third are in parent care.

    - Infants and toddlers in Massachusetts are less likely to be in family child care than their counterparts nationwide (9 percent compared with 17 percent), but they do not differ significantly from their national counterparts in the use of other arrangements.

- More than one-third of Massachusetts's 3- and 4-year-olds are in center-based care and one-tenth are in family child care. The remaining children are in relative care (22 percent), the care of a babysitter or nanny (6 percent), or the care of a parent (27 percent).

    - Massachusetts's 3- and 4-year-olds are less likely to be in center-based care (36 percent) and family child care (10 percent) than their counterparts nationwide (45 percent and 14 percent, respectively). These Massachusetts children, however, are more likely to be in parent care than children in the same age group nationwide (27 percent compared with 18 percent).

- Massachusetts's infants and toddlers are less likely to be in center-based care than the state's 3- and 4-year-olds (20 percent compared with 36 percent).

  - This difference between the two age groups is seen nationally as well. However, nationally infants and toddlers are also significantly more likely to be in relative care and parent care than 3- and 4-year-olds, patterns not seen in Massachusetts.

**By Income:**

- Almost two-fifths of Massachusetts's low-income children under 5 are in center-based care and slightly fewer than one-tenth are in family child care. In addition, almost one-quarter of the state's low-income children under 5 are in relative care and fewer than one-tenth are in the care of a babysitter or nanny. Approximately one-fifth are in parent care.

  - Low-income children under 5 in Massachusetts are more likely to be in center-based care than similar children nationwide (38 percent compared with 26 percent), but they do not differ significantly from their counterparts nationwide in the use of other arrangements.

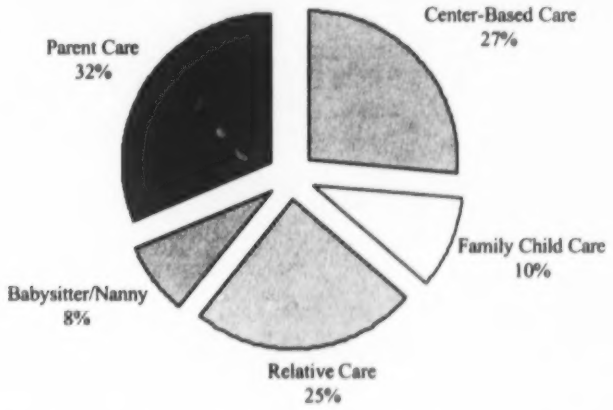
- Approximately one-quarter of Massachusetts's higher-income children under 5 are in center-based care and one-tenth are in family child care. In addition, one-quarter of the state's higher-income children under 5 are in relative care and fewer than one-tenth are in the care of a babysitter or nanny. More than one-third are in parent care.

  - Higher-income children under 5 in Massachusetts are less likely to be in center-based care (24 percent) and family child care (10 percent) than similar children nationwide (35 percent and 17 percent, respectively). These Massachusetts children, however, are more likely to be in parent care than their counterparts in the United States as a whole (34 percent compared with 21 percent).

- Massachusetts's low-income children under 5 are more likely to be in center-based care than the state's higher-income children under 5 (38 percent compared with 24 percent) and less likely to be in parent care (22 percent compared with 34 percent).

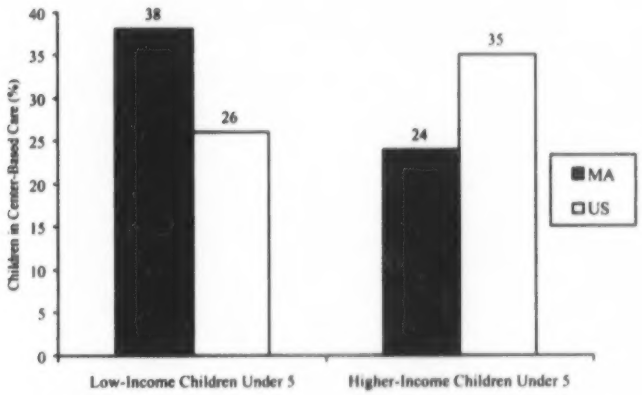
  - Massachusetts differs from the national pattern in that, nationally, low-income children under 5 are less likely to be in center-based care than higher-income children under 5, and more likely to be in parent care (figure 2).

**FIGURE 1. Primary Child Care Arrangements for Children Under 5 with Employed Mothers in Massachusetts, 1997**




*Source:* Urban Institute calculations from the 1997 National Survey of America's Families.
*Note:* Percentages do not add to 100 as a result of rounding.

**FIGURE 2. Low- and Higher-Income Children Under 5 in Center-Based Care with Employed Mothers in Massachusetts and the United States, 1997**




*Source:* Urban Institute calculations from the 1997 National Survey of America's Families.
*Note:* Full-time care is 35 or more hours per week.

## *Hours Spent in Care*[7]

- In Massachusetts, approximately one-quarter of children under 5 are in full-time care (35 hours or more per week) (table 3).

- The percentage of Massachusetts's children under 5 in full-time care increases to two-fifths when only mothers who are employed full time are considered.

- The use of full-time care for children under 5 is significantly lower in Massachusetts than in the United States as a whole. Nationally, 41 percent of children under 5 are in full-time care and 52 percent are in full-time care when only mothers working full time are considered (figure 3).

**By age:**

- The use of full-time care by Massachusetts's infants and toddlers does not differ significantly from that of 3- and 4-year-olds (27 percent and 31 percent, respectively). This is consistent with the national pattern.

    - Infants and toddlers in Massachusetts are less likely to be in full-time care than similar children nationwide (27 percent compared with 39 percent).

    - Massachusetts's 3- and 4-year-olds are less likely to be in full-time care than similar children nationwide (31 percent compared with 44 percent).

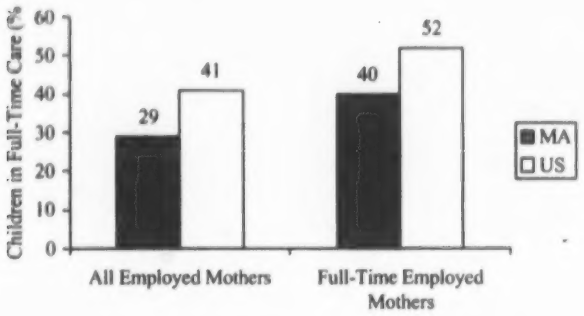
**By income:**

- Massachusetts's low-income children under 5 are significantly more likely to be in full-time care than higher-income children under 5 (47 percent compared with 24 percent). Nationally, there is no difference between these income groups.

    - The use of full-time care by Massachusetts's low-income children under 5 does not differ significantly from that of their counterparts in the United States as a whole (47 percent compared with 40 percent).

    - Higher-income children under 5 in Massachusetts are less likely to be in full-time care than similar children nationwide (24 percent compared with 42 percent).

**FIGURE 3. Children Under 5 in Full-Time Care with Employed Mothers in Massachusetts and the United States, 1997**




*Source*: Urban Institute calculations from the 1997 National Survey of America's Families.
*Note:* Full-time care is 35 or more hours per week.

## *Number of Arrangements*[8]

- More than two-fifths of Massachusetts's children under 5 in nonparental care are in multiple nonparental arrangements each week (33 percent in two arrangements and 10 percent in three or more arrangements) (table 4; figure 4).

    - The number of arrangements used each week by children under 5 in Massachusetts is consistent with the number of arrangements used by their counterparts nationwide.

**By age:**

- Among Massachusetts's infants and toddlers in nonparental care, almost two-thirds are in one arrangement each week, slightly fewer than one-third are in two arrangements, and fewer than one-tenth are in three or more arrangements.

    - The number of arrangements used by infants and toddlers in Massachusetts is consistent with that of similar children nationwide.

- Half of Massachusetts's 3- and 4-year-olds are in one arrangement, more than one-third are in two arrangements, and approximately one-sixth are in three or more arrangements.

    - The number of arrangements used by 3- and 4-year-olds in Massachusetts is consistent with that of similar children nationwide.

- Massachusetts's infants and toddlers are less likely to be in three or more arrangements each - and 4-year-olds (5 percent compared with 16 percent).

    - The differences in the number of arrangements used by Massachusetts's infants and toddlers and 3- and 4-year-olds are consistent with national patterns.

**By Income:**

- In Massachusetts, more than half of low-income children under 5 in nonparental care are in one arrangement each week, almost one-third are in two arrangements, and approximately one-sixth are in three or more child care arrangements.

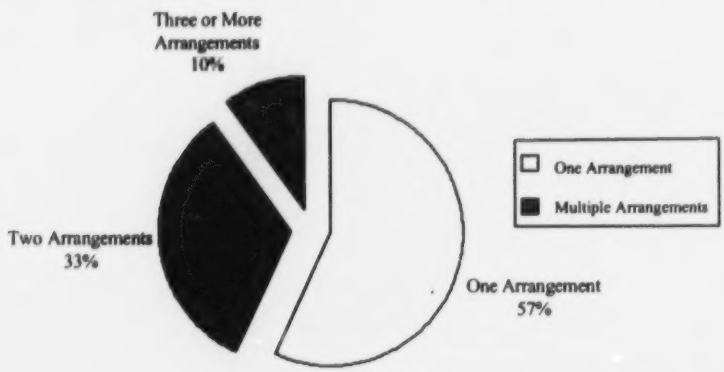
    - The number of arrangements used by Massachusetts's low-income children under 5 is consistent with that of similar children nationwide.

- Among Massachusetts's higher-income children under 5 in nonparental care, almost three-fifths are in one arrangement each week, one-third are in two arrangements, and fewer than one-tenth are in three or more arrangements.

    - The number of arrangements used by higher-income children under 5 in Massachusetts is consistent with that of similar children nationwide.

- No difference exists in the number of arrangements used by Massachusetts's low- and higher-income children under 5.
  - ➢ The similarity between low- and higher-income children under 5 in Massachusetts is consistent with national patterns for these income groups.

**FIGURE 4. Number of Nonparental Arrangements for Children Under 5 with Employed Mothers in Massachusetts, 1997***




*Source*: Urban Institute calculations from the 1997 National Survey of America's Families.
*Children in nonparental care only.

## SCHOOL-AGE CHILDREN[9]

Many children continue to need child care once they start school. More than two-thirds of Massachusetts's mothers with children between the ages of 6 and 12 are employed (table 1). For those parents who cannot arrange work schedules around school, child care plays an important role in filling the gap between school and when a parent returns home from work. High quality before- and after-school programs can also provide school-age children with activities that will potentially enhance academic and social development (Posner and Vandell 1999). However, under some circumstances, unsupervised care can put children at risk of harm and poor physical, social, and intellectual development (Kerrebrock and Lewit 1999; Peterson 1989).

### *Supervised Arrangements*

- In Massachusetts, more than half of 6- to 9-year-olds are in a supervised arrangement as their primary arrangement while their mothers are working (table 5).
    - ➢ The child care arrangement patterns for Massachusetts's 6- to 9-year-olds in supervised care are consistent with 6- to 9-year-olds in the United States as a whole.
- In Massachusetts, a third of 10- to 12-year-olds are in a supervised arrangment while their mothers are working.
    - ➢ No significant differences exist between the Massachusetts and the country as a whole in the use of the various types of arrangements for this age group.
- Massachusetts's children are less likely to use the types of supervised care examined here as they get older (figure 5).

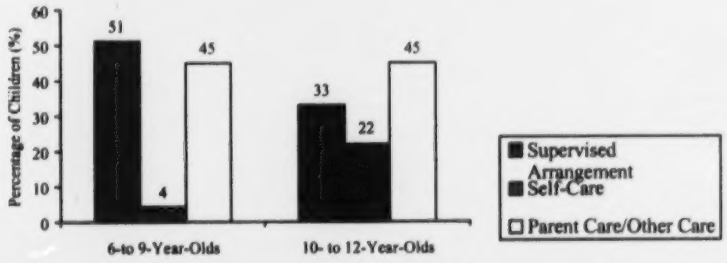
### *Self-Care*

- Four percent of Massachusetts's 6- to 9-year-olds are reported to be in self-care as their primary child care arrangement while their mothers are working.
    - ➢ The use of self-care increases to 7 percent in Massachusetts if 6- to 9-year-olds who spend *any* hours in self- care are included.
    - ➢ The use of self-care for Massachusetts's 6- to 9-year-olds is consistent with the United States as a whole.
- More than one in five of Massachusetts's 10- to 12-year-olds are reported to be in self-care as their primary child care arrangement while their mothers are working.
    - ➢ The use of self-care increases to one in three if 10- to 12-year-olds spending *any* hours in self-care each week are included.
    - ➢ The percentage of Massachusetts's 10- to 12-year-olds primarily in self-care while their mothers work (22 percent) and the percentage spending *any* hours in self-care (33 percent) are consistent with the national averages for this age group (24 percent and 35 percent, respectively).
- In Massachusetts, as in the country as a whole, the use of self-care increases as children get older.

### *Parent Care/Other Care*

- In Massachusetts, there is no difference between 6- to 9-year-olds and 10- to 12-year-olds in the use of parent care/other care. In both cases, more than two out of five 6- to 9-year-olds and 10- to 12-year-olds are reported to be in this form of care.

**FIGURE 5. Primary Child Care Arrangements for 6- to 9-Year-Olds and 10- to 12-Year-Olds with Employed Mothers in Massachusetts, 1997**




*Source:* Urban Institute calculations from the 1997 National Survey of America's Families.
*Note:* Parent Care/Other Care category includes the proportion of children whose mother did not report using any of the supervised or unsupervised forms of care analyzed here while she worked. For children in this category, parents are arranging their work schedules around the school day to care for their children or using enrichment activities such as lessons or sports.

## CHILD CARE EXPENSES[10]

Child care expenses can consume a large portion of a working family's budget, although not all families pay for child care. Some do not use child care, while others look for free child care alternatives. For those that do pay for care, child care expenses can be significant. These data show out-of-pocket expenses for all children under 13 in a family regardless of the type or amount of care the family purchases (box).

### *Child Care Expenses for All Working Families*

- Slightly more than half of working families with children under age 13 in Massachusetts pay for child care. Among these working families paying for care, the average monthly child care expense is $370, or approximately 1 out of every 10 dollars they earn (table 6).

  - Massachusetts's working families tend to pay more in average monthly child care expenses than families in the U.S as a whole ($370 per month compared with $286 per month). This is not surprising because the average monthly earnings in Massachusetts for those families paying for care in 1997 were higher than the national average ($5,212 compared with $4,433).

  - The percentage of Massachusetts's working families paying for care and the average percentage of earnings spent for that care are consistent with national averages.

*The data presented here*

- focus on working families that have at least one child under 13.
- are based on the net out-of-pocket expenses of the National Survey of America's Families respondents and not necessarily the full cost of their children's care. These expenses underestimate the full cost of care if the cost is subsidized by the government or by an employer, or if a portion of the cost is paid by a nonresident parent or by a relative or friend. In addition, these data are based on the combined experiences of many different types of families. All families (for example, families using one hour of care per week and those using 40 hours of care per week; families with one child and those with several children; and families receiving help paying for child care and those that are not) are included in the average child care expenses for Massachusetts's working families.
- focus on the earnings of families instead of income. Earnings include only wages, but not other sources of income, such as child support, earned income tax credits, and interest from bank accounts.

### *By Age*

- More than three-fifths of Massachusetts's working families with at least one child under 5 pay for care. Among those families paying for care, families with at least one child under 5 spend an average of $458 per month on child care, or more than 1 out of every 10 dollars of their earnings.

    - No significant difference exists between families with at least one child under 5 in Massachusetts and the United States as a whole in the percentage of families paying for care and the average percentage of earnings spent on that care.

    - Massachusetts's working families with at least one child under 5 pay more in average monthly child care expenses than their counterparts nationwide ($458 compared with $325).

- Slightly fewer than two-fifths of Massachusetts's working families with only school-age children pay for care. Of those families that pay for care, families with only school-age children spend on average $227 a month on child care, or 8.5 percent of their earnings.

    - No significant difference exists between families with only school-age children in Massachusetts and the United States as a whole in the percentage of families paying for care, the average monthly child care expenses, and the average percentage of earnings spent on child care.

- Massachusetts's working families with at least one child under 5 are more likely to pay for care than families with only school-age children (62 percent compared with 39 percent). Families with at least one child under 5 also tend to pay more for that care ($458 per month compared with $227 per month) and spend a higher percentage of their earnings on child care (11.4 percent compared with 8.5 percent).

    - These differences between families with children of different ages reflect the national patterns.

### *By Family Earnings*

- Fewer than half of Massachusetts's working families with earnings at or below 200 percent of the federal poverty level, or "low-earning families," pay for care. Among those families paying for care, low-earning families spend on average $267 per month on child care, or approximately 1 out of every 5 dollars they earn.

  - The proportion spent on child care is even higher for some low-earning families; almost two-fifths of Massachusetts's low-earning families spend more than 20 percent of their earnings on child care (table 7).

  - Massachusetts's low-earning families are more likely to pay for child care than similar families nationwide (47 percent compared with 40 percent).

  - Massachusetts's low-earning families who pay for care have higher average monthly child care expenses than their counterparts nationwide ($267 per month compared with $217 per month). These Massachusetts families also spend on average a higher percentage of their earnings on child care (19.9 percent compared with 15.9 percent).

- More than half of Massachusetts's higher-earning families pay for care. These families average $402 a month on child care expenses, or 7.4 percent of their earnings, when they do pay for care.

  - No significant difference exists in the percentage of higher-earning families paying for care in Massachusetts and in the United States as a whole.

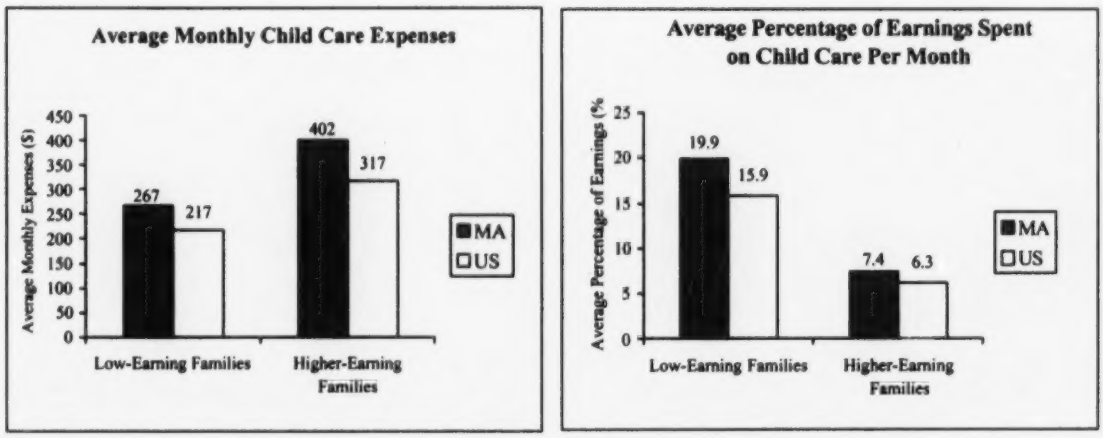
  - Massachusetts's higher-earning families who pay for care tend to pay more in average monthly child care expenses than higher-earning families nationally ($402 per month compared with $317 per month). These Massachusetts families also spend on average a higher percentage of their earnings on child care (7.4 percent compared with 6.3 percent).

- Massachusetts's low- and higher-earning families are equally likely to pay for care (47 percent compared with 52 percent). Low-earning families generally pay less in child care expenses when they do pay for care in Massachusetts ($267 per month compared with $402 per month). On the other hand, low-earning families spend more than twice as much for that care as a percentage of their earnings than higher-earning families (19.9 percent compared with 7.4 percent) (figure 6).

  - Massachusetts differs from the United States as a whole in that, nationally, low-earning families are less likely to pay for care than higher-earning families.

  - The differences in the average monthly child care expenses and the percentage of earnings spent on child care between Massachusetts's low- and higher-earning families are seen nationally as well.

**FIGURE 6. Average Monthly Expenses and Average Percentage of Earnings Spent on Child Care By Low- and Higher-Income Families with Children Under 13 in Massachusetts, 1997***




*Source*: Urban Institute calculations from the 1997 National Survey of America's Families
*Of those families paying for care

**TABLE 2. Primary Child Care Arrangements for Children Under 5 with Employed Mothers in Massachusetts and the United States, by Selected Characteristics**

| | | Child's Age | | Income as a Percentage of Federal Poverty Level | |
|---|---|---|---|---|---|
| | All Children Under 5 % | Younger Than 3 % | 3- and 4-Year-Olds % | 200 Percent and Below % | Above 200 Percent % |
| **MASSACHUSETTS** | | | | | |
| Center-Based Care | 27 | 20+ | **36+** | **38+** | **24+** |
| Family Child Care | **10** | **9** | **10** | 9 | **10** |
| Relative Care | 25 | 27 | 22 | 23 | 25 |
| Parent Care | **32** | 35 | **27** | 22+ | **34+** |
| Babysitter/Nanny | 8 | 9 | 6 | 8 | 8 |
| *(Sample Size)* | *(343)* | *(181)* | *(162)* | *(115)* | *(228)* |
| **UNITED STATES** | | | | | |
| Center-Based Care | 32 | 22+ | 45+ | 26+ | 35+ |
| Family Child Care | 16 | 17 | 14 | 14 | 17 |
| Relative Care | 23 | 27+ | 17+ | 28+ | 20+ |
| Parent Care | 24 | 27+ | 18+ | 28+ | 21+ |
| Babysitter/Nanny | 6 | 7 | 6 | 4 | 7 |
| *(Sample Size)* | *(4,853)* | *(2,588)* | *(2,265)* | *(2,296)* | *(2,557)* |

*Source:* Data from the 1997 National Survey of America's Families.
*Notes:* Actual percentages may vary on average +/- 3 percentage points from national estimates, +/- 5 percentage points from overall state estimates, and +/- 7 percentage points from state estimates for children of different ages and income levels. Percentages do not add to 100 as a result of rounding. The NSAF's questions focused on nonparental arrangements and did not include questions about care provided by another parent, care for the child while the parent was at work, or care for the child at home by a self-employed parent. Those respondents not reporting a child care arrangement are assumed to be in one of these forms of care and are coded into the parent care category. **Bold** numbers in the state table indicate that the state estimate is significantly different from the national average. Plus (+) indicates a significant difference between the categories within age and income in a state.

**TABLE 3. Number of Hours in Nonparental Care for Children Under 5 with Employed Mothers in Massachusetts and the United States, by Selected Characteristics**

| | | | Child's Age | | Income as a Percentage of Federal Poverty Level | |
|---|---|---|---|---|---|---|
| | All Children Under 5 % | Mothers Working Full Time % | Younger Than 3 % | 3- and 4-Year-Olds % | 200 Percent and Below % | Above 200 Percent % |
| **MASSACHUSETTS** | | | | | | |
| No Hours in Care | 22 | 21 | 30+ | 12+ | 18 | 23 |
| 1-15 Hours | **22** | 14 | 15+ | **32+** | 17 | **23** |
| 16-35 Hours | 27 | 24 | 29 | 25 | 18+ | 29+ |
| Over 35 Hours | **29** | **40** | **27** | **31** | 47+ | **24+** |
| *(Sample Size)* | *(339)* | *(198)* | *(179)* | *(160)* | *(114)* | *(225)* |
| **UNITED STATES** | | | | | | |
| No Hours in Care | 18 | 17 | 21+ | 13+ | 23+ | 16+ |
| 1-15 Hours | 16 | 12 | 17 | 14 | 16 | 15 |
| 16-35 Hours | 25 | 18 | 23+ | 28+ | 21+ | 27+ |
| Over 35 Hours | 41 | 52 | 39 | 44 | 40 | 42 |
| *(Sample Size)* | *(4,823)* | *(3,399)* | *(2,572)* | *(2,251)* | *(2,290)* | *(2,533)* |

*Source:* Urban Institute calculations from the 1997 National Survey of America's Families.

*Notes:* Actual percentages may vary on average +/-3 percentage points from national estimates, +/- 5 percentage points from overall state estimates, and +/- 7 percentage points from state estimates for children of different ages and income levels. Percentages do not add to 100 as a result of rounding. The NSAF's questions focused on nonparental arrangements and did not include questions about care provided by another parent, care for the child while the parent was at work, or care for the child at home by a self-employed parent. Those respondents not reporting a child care arrangement are assumed to be in one of these forms of care and are coded as having no hours in nonparental care. **Bold** numbers in the state table indicate that the state estimate is significantly different from the national average. Plus (+) indicates a significant difference between the categories within age and income in a state.

**TABLE 4. Number of Nonparental Arrangements for Children Under 5 with Employed Mothers in Massachusetts and the United States, by Selected Characteristics**

| | | Child's Age | | Income as a Percentage of Federal Poverty Level | |
|---|---|---|---|---|---|
| | All Children Under 5 % | Younger Than 3 % | 3- and 4-Year-Olds % | 200 Percent and Below % | Above 200 Percent % |
| **MASSACHUSETTS** | | | | | |
| One Arrangement | 57 | 64 | 50 | 52 | 59 |
| Two Arrangements | 33 | 31 | 34 | 32 | 33 |
| Three or More Arrangements | 10 | 5+ | 16+ | 16 | 8 |
| *(Sample Size)* | *(280)* | *(134)* | *(146)* | *(92)* | *(188)* |
| **UNITED STATES** | | | | | |
| One Arrangement | 61 | 65 | 56 | 63 | 60 |
| Two Arrangements | 30 | 30 | 31 | 30 | 31 |
| Three or More Arrangements | 8 | 4+ | 13+ | 7 | 9 |
| *(Sample Size)* | *(3,974)* | *(2,009)* | *(1,965)* | *(1,812)* | *(2,162)* |

*Source:* Data from the 1997 National Survey of America's Families.
*Notes:* These percentages are of children in nonparental child care only. A sizable percentage of children with employed parents, however, are not placed in nonparental child care. See, for example, table 2. Actual percentages may vary on average +/-3 percentage points from national estimates, +/-6 percentage points from overall state estimates, and +/-8 percentage points from state estimates for children of different ages and income levels. Percentages do not add to 100 as a result of rounding. Plus (+) indicates a significant difference between the categories within age and income in a state.

**TABLE 5. Child Care Arrangement Patterns for Children Age 6 to 12 with Employed Mothers in Massachusetts and the United States, by Age Group**

| | 6- to 9-Year-Olds % | 10- to 12-Year-Olds % |
|---|---|---|
| **MASSACHUSETTS** | | |
| ***Primary Out-of-School Arrangement*** [1] | | |
| **Supervised Care** [2] | 51+ | 33+ |
| Before- and After-School Programs | 18 | 14 |
| Family Child Care | 6 | 3 |
| Babysitter/Nanny | 9 | 4 |
| Relative Care | 18 | 12 |
| **Self-Care** | 4+ | 22+ |
| **Parent Care/Other Care** [3] | 45 | 45 |
| *(Sample Size)* | *(282)* | *(179)* |
| ***Any Self-Care*** [4] | 7+ | 33+ |
| *(Sample Size)* | *(283)* | *(180)* |
| **UNITED STATES** | | |
| ***Primary Out-of-School Arrangement*** | | |
| **Supervised Care** | 55+ | 35+ |
| Before- and After-School Programs | 21+ | 10+ |
| Family Child Care | 8+ | 5+ |
| Babysitter/Nanny | 5 | 4 |
| Relative Care | 21 | 17 |
| **Self-Care** | 5+ | 24+ |
| **Parent Care/Other Care** | 40 | 40 |
| *(Sample Size)* | *(3,992)* | *(2,753)* |
| ***Any Self-Care*** | 10+ | 35+ |
| *(Sample Size)* | *(3,998)* | *(2,749)* |

*Source:* Data from the 1997 National Survey of America's Families.
*Notes*: **Bold** numbers in the state table indicate that the estimate is different from the national average. Plus (+) indicates a significant difference between age groups within the state. Percentages do not add to 100 as a result of rounding.

[1]Primary arrangement is where the child spends the greatest number of hours during the week.
[2]Percentages of individual types of care may not add to total percentage of children in supervised care as a result of
[3]"Parent Care/Other Care" indicates that the respondent reported that the child was not using any of the supervised or unsupervised forms of care analyzed here while she worked. For children in this category, parents are arranging their work schedules around the school day to care for their children or using enrichment activities, such as lessons or sports.
[4]"Any self-care" means that the child regularly spent some time in an unsupervised setting each week, although it was not the form of care in which he or she spent the most hours each week or necessarily while the mother was at work.

## TABLE 6. Child Care Expenses for Working Families with Children Under 13 in Massachusetts and the United States, by Selected Characteristics

| | Percentage of Working Families Paying for Child Care % | | Average Monthly Cost of Care for Families Paying for Care $ | | Average Percentage of Earnings Spent on Child Care for Families Paying for Care % | |
|---|---|---|---|---|---|---|
| | MA | US | MA | US | MA | US |
| **All Families** | 51 | 48 | **370** | 286 | 10.3 | 9.2 |
| *(Sample Size)*[1] | *(745)* | *(10,398)* | *(368)* | *(4,934)* | *(368)* | *(4,934)* |
| **Family Type** | | | | | | |
| Unmarried | 59+ | 52+ | 299+ | 258+ | 17.6+ | 15.6+ |
| Married | 48+ | 47+ | **397+** | 297+ | 7.4+ | 6.6+ |
| **Number of Children Under 13** | | | | | | |
| One Child | 52 | 46+ | **355** | 243+ | **11.3** | 8.5+ |
| Two or More Children | 50 | 52+ | 383 | 321+ | 9.4 | 9.7+ |
| **Age of Youngest Child** | | | | | | |
| Under 5 | 62+ | 60+ | **458+** | 325+ | 11.4+ | 10.3+ |
| 5 or Over | 39+ | 37+ | 227+ | 224+ | 8.5+ | 7.5+ |
| **Current Monthly Earnings (relative to family size)**[2] | | | | | | |
| Low Earnings | **47** | 40+ | **267+** | 217+ | **19.9+** | 15.9+ |
| Higher Earnings | 52 | 53+ | **402+** | 317+ | **7.4+** | 6.3+ |
| **MKA Education**[3] | | | | | | |
| High School or Less | 45 | 43+ | **281+** | 228+ | 12.1 | 10.4+ |
| Some College or More | 53 | 52+ | **402+** | 317+ | 9.6 | 8.5+ |
| **Parent's Work Status**[4]* | | | | | | |
| Part-Time | **47** | 38+ | | | | |
| Full-Time | 53 | 52+ | | | | |
| **Metropolitan Status*** | | | | | | |
| Nonmetropolitan[5] | | 47 | | | | |
| Metropolitan | 51 | 49 | | | | |
| **Race/Ethnicity**[6]* | | | | | | |
| White/Non-Hispanic | 51 | 49 | | | | |
| Other | 53 | 47 | | | | |
| ***Average Monthly Family Earnings***[7] | *$5,212* | *$4,433* | | | | |

*Source:* Data from the 1997 National Survey of America's Families.

*Notes:* **Bold** indicates that the state estimate is different from the national average. Plus (+) indicates a significant difference between paired subgroups within the state.

[1]For sample sizes of all subgroups, see Giannarelli and Barsimantov 2000.

[2]Low earnings are defined as current earnings at or below 200 percent of the federal poverty level.

[3]MKA is the "most knowledgeable adult." Interviews were conducted with the person most knowledgeable about each child. The mother was the "most knowledgeable adult" for a majority of the children in the national sample. For more on "most knowledgeable adult," see Dean Brick et al. 1999.

[4]The work status of the MKA.

[5]There were insufficient observations to allow analysis for state.

[6]The race/ethnicity category has only two categories because of sample sizes.

[7]For those families paying for care.

*Sample sizes are too small to break down data for average monthly cost of care and average percentage of earnings spent on child care.

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**TABLE 7. Distribution of Low- and Higher-Earning Families with Children Under 13 by Percentage of Earnings Spent on Child Care in Massachusetts and the United States***

| | Low-Earning Families % | Higher-Earning Families % |
|---|---|---|
| **MASSACHUSETTS** | | |
| Less than 5% | 11 | 44 |
| Between 5% and 10% | 15 | 31 |
| Between 10% and 15% | 21 | 16 |
| Between 15% and 20% | 16 | 4 |
| Greater than 20% | 37 | 5 |
| *(Sample Size)* | *(126)* | *(241)* |
| **UNITED STATES** | | |
| Less than 5% | 17 | 46 |
| Between 5% and 10% | 24 | 38 |
| Between 10% and 15% | 18 | 11 |
| Between 15% and 20% | 14 | 4 |
| Greater than 20% | 27 | 1 |
| *(Sample Size)* | *(1,943)* | *(2,967)* |

*Source:* Data from the 1997 National Survey of America's Families.
*Notes:* Low-earning families are families with earnings at or below 200 percent of the federal poverty level. Higher-earning families are families with earnings above 200 percent of the federal poverty level.
*Only families who are paying for care.

## Notes

1. For randomly selected children in the sample households, interviews were conducted with the person most knowledgeable about each child. Because the mother was the "most knowledgeable adult" for a majority of the children in the national sample, the term "mother" is used here to refer to this respondent. From these interviews, data were collected about the types of care used, the number of hours the child spent in each form of care, and the child care expenses for the family. For more on the National Survey of America's Families (NSAF) survey methods, including the "most knowledgeable adult," see Dean Brick et al. 1999.
2. The NSAF is a national survey of more than 44,000 households and is representative of the noninstitutionalized, civilian population under age 65 in the nation as a whole and in 13 focal states (Alabama, California, Colorado, Florida, Massachusetts, Michigan, Minnesota, Mississippi, New Jersey, New York, Texas, Washington, and Wisconsin). The survey focuses primarily on health care, income support, job training, and social services, including child care. Data from the 1997 NSAF are used here to examine child care characteristics for preschool and school-age children. The NSAF collected child care information on a nationally representative sample of children above and below the federal poverty levels, as well as on a representative sample of children in 12 states (Colorado is not included in these analyses because of the small size of the nonsummer sample for this state. Because of the late addition of Colorado to the Assessing the New Federalism project, responses to the child care questions from a large number of Colorado respondents were received during the summer months and did not provide information on nonsummer child care arrangements, which are the focus of this analysis.)
3. This profile focuses only on data that are statistically different from data on other subgroups within the state or those that are statistically different from the United States. Data not presented in the text may or may not be statistically significant. One should be cautious in interpreting the actual point estimates because of the sizes of the samples. For the data on types of child care arrangements and hours in care for children under 5, confidence intervals around the national point estimates averaged +/-3 percentage points, and the confidence intervals around subpopulation point estimates within states were larger (+/- 7 percentage points for the state estimates of age and income subpopulations). For the data on number of child care arrangements, confidence intervals around the national point estimates averaged +/-3 percentage points, and the confidence intervals around subpopulation point estimates within states were larger (+/- 6 percentage points for the state estimates of age and income subpopulations). For confidence interval information for school-age and child care expense data, see Capizzano, Tout, and Adams 2000 and Giannarelli and Barsimantov 2000.
4. Sample sizes for children under 5: 690 (MA), 9,571 (US); sample sizes for children between 6 and 12: 859 (MA), 11,947 (US); sample sizes for children under 13: 1,394 (MA), 18,905 (US).
5. This analysis focuses only on children under 5 whose mothers are employed and were interviewed during the nonsummer months. In addition, the NSAF asks respondents only about regular child care arrangements. Respondents using a complicated array of arrangements that would not qualify as "regular" would not be identified in this study as using a child care arrangement. For more information on types of child care arrangements, number of hours in care, and number of nonparental arrangements for all of the 12 states and the United States, see Capizzano and Adams 2000a, Capizzano and Adams 2000b, and Capizzano, Adams, and Sonenstein 2000.
6. The focus is on the type of primary arrangement in which children under 5 with employed mothers are placed.
7. For this analysis, the hours that each child spent in care across all reported nonparental arrangements were totaled and the child was then placed in one of four categories: "full-time care" (35 or more hours per week), "part-time care" (15 to 34 hours per week), "minimal care" (1 to 14 hours per week), and "no hours in child care" (no regular hours in a nonparental arrangement). This analysis focuses on nonparental arrangements. Although data for hours in care are broken down by full-time care, part-time care, minimal care, and no hours of care, this discussion will focus only on full-time care. Table 3 provides data on the remaining categories.
8. To capture child care arrangements, mothers were asked if the child attended any of three separate categories of center-based care: 1) Head Start; 2) a group or day care center, nursery preschool, or prekindergarten program; or 3) a before- or after-school program. Mothers were also asked about babysitting in the home by someone other than a parent and questioned about "child care or babysitting in someone else's home." A child can be cared for by two different providers within the same category. In these cases, the NSAF captures only one of the arrangements and therefore undercounts the number of arrangements used by that parent. Based on comparisons with other national data sources, however, these undercounts are small.
9. Because school is the arrangement in which children spend the most hours each week, the focus is on child care patterns during the child's out-of-school time. This profile focuses on the category of primary care in which children between the ages of 6 and 12 with employed mothers are placed and the percentage of children in any



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regular self-care. The child care arrangement patterns of 5-year-olds are not discussed in this profile because of the complexity of the arrangements for this age group. Age 5 is a transitional age when some children are in school and others are not. The child care patterns for families with a child in this age group, therefore, can vary substantially depending on whether or not the child is in school. For more information about school-age child care and the methods used to calculate this information, see Capizzano, Tout, and Adams 2000.

10. For more information about child care expenses in the 12 focal states or the nation as a whole, see Giannarelli and Barsimantov 2000.

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# About the Authors

**Kathleen Snyder** is a research associate in the Urban Institute's Population Studies Center. Her research focuses on child care-related issues and she is currently working on a project examining the interconnections between state child care and welfare systems.

**Gina Adams** is a senior research associate in the Urban Institute's Population Studies Center, where she is responsible for directing research on child care and early education. Her research efforts focus on policies and programs that affect the affordability, quality, and supply of child care and early education, as well as on the child care arrangements of families.